

## **Terms and Conditions for CNCBI Jewel World Elite Mastercard Annual Fee HK\$3,800 Waiver Offer ("Annual Fee Waiver Offer"):**

1. Annual Fee Waiver Offer is only applicable to the applicants who apply for a CNCBI Jewel World Elite Mastercard ("**Eligible Card**") and have the Eligible Card issued by China CITIC Bank International Limited ("**the Bank**") ("**Cardmembers**") have settled the annual fee of the Eligible Card in the respective year.
2. Annual Fee Waiver Offer will be given in the form of HK\$3,800 cash rebate ("**Cash Rebate Amount**") which will be credited to the Eligible Card account within 6 months after the annual fee is charged..
3. To enjoy the Cash Rebate Amount, Cardmembers are required to fulfill HK\$8,000,000 or above Total Balance at least one calendar month within the first 3 months from Eligible Card issuance ("**Eligible Members**"). For subsequent years, to enjoy the Cash Rebate Amount, Eligible Member is required to fulfill HK\$8,000,000 or above Total Balance in the calendar month of the Eligible Card anniversary issuance month.

### **Illustration Table**

Assume Eligible Card is issued in January 2024

	<b>The Month of Total Balance Requirement</b>
<b>First Year</b>	Any 1 calendar month from January to March 2024
<b>Subsequent Years</b>	January 2025 and each subsequent calendar year.

4. "**Total Balance**" includes deposits and investments balance of Eligible Member's all sole name accounts and all joint-name accounts (in which the customer is the primary account holder), as well as the accumulated premiums paid for the life insurance plans distributed by the Bank.
5. Cash Rebate Amount can only be used for settling new retail transactions of the Eligible Card account. Cash Rebate Amount cannot be used to settle any other outstanding balances and transferable or redeemable for cash.
6. In order to be entitled to the Cash Rebate Amount, Eligible Members' relevant Eligible Card account must remain valid, in good credit standing and not cancelled or terminated at the time Cash Rebate Amount is credited.
7. Except as otherwise expressly stated in this Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Terms and Conditions entitles any third party to enforce any term of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term or any other term of these Terms and Conditions without the consent of that third party.
8. The Bank reserves the right to amend, suspend, cancel or terminate the whole or any of these Terms and Conditions without prior notice, and shall not bear any responsibility arising out of or in connection with such amendment, suspension, cancellation or termination.
9. For any disputes related to this Offer, decision of the Bank shall be final and binding.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.

If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.